



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER  
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GEORGIA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## DIRECTIVE11-EX-5

**TO:** ALL LICENSED INSURERS AUTHORIZED TO SELL INSURANCE IN THE STATE OF GEORGIA

**FROM:** RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

**DATE:** MAY 2, 2011

**RE:** SEVERE WEATHER OUTBREAK

Multiple tornados affected a significant portion of Georgia on April 27 and April 28. Extensive property damage, injuries, and death are attributed to these storms. Transportation has also been affected due to the damage, debris, and rescue efforts. A Governor's State of Emergency remains in effect and a Presidential Disaster Declaration has been made for Bartow, Catoosa, Coweta, Dade, Floyd, Greene, Lamar, Meriwether, Monroe, Morgan, Pickens, Polk, Rabun, Spalding, Troup, and Walker Counties.

Accordingly, the Georgia Insurance Department directs insurers to exercise leniency in dealing with affected individuals whose premium payments may appear tardy due to the disruption of mail service and loss of property. Likewise, insurers that processed lawful cancellation or nonrenewal notices during the previous 10 days are encouraged to comply with the spirit of the cancellation or nonrenewal laws to ensure that policyholders impacted by legal adverse underwriting decisions have sufficient time to address their insurance needs.

If you have any questions or need additional information, please contact the Consumer Services Division of the Office of Commissioner of Insurance at (404) 656-2070 or 1-800-656-2298.

RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA